



May 31, 2002  
Volume 3, Issue 2

# NAF News

## Upcoming Holidays

Monday, June 17  
USAREUR Training  
Holiday

Thursday, July 4  
Federal Holiday

Friday, July 5  
USAREUR Training  
Holiday

Monday, August 5  
USAREUR Training  
Holiday

Friday, August 30  
USAREUR Training  
Holiday

Monday, September 2  
Federal Holiday

**HELPFUL  
WEBSITES**

[www.NAFBENEFITS.com](http://www.NAFBENEFITS.com)

[www.aetnaushc.com](http://www.aetnaushc.com)

[www.armymwr.com](http://www.armymwr.com)

[www.401k.com](http://www.401k.com)

[www.stuttgart.army.mil](http://www.stuttgart.army.mil)

[www.mwrjobs.army.mil](http://www.mwrjobs.army.mil)

[www.mwrtrade.com](http://www.mwrtrade.com)

[www.chrma.hqusareur.  
army.mil](http://www.chrma.hqusareur.army.mil)

*6<sup>th</sup> Area Support Group Nonappropriated Fund Personnel, Stuttgart, Germany*

## Improvements to NAF-to-AF Portability

Moving between NAF and AF has just gotten a little easier. Inside the FY 2002 defense authorization bill recently signed by President Bush were two major changes to improve portability. The first change affects employees who are not vested in their respective retirement system. Under the old system an employee had to be vested (5 years of participation) in order to be given the option to continue contributing to the losing system. Under the new rule, which went into effect December 28, 2001, this time restriction has been lifted. Each employee will be given an opportunity to make a one-time irrevocable election to maintain contributing to the losing retirement system regardless of participation time. The new law also makes provisions for those employees who moved after December 28, 2001 and were not given the opportunity to make the election because they were not yet vested. These employees will be contacted and allowed to make the election. This provision does not apply to people who were given the option but declined or missed the opportunity due to their own negligence.

The second part of the bill allows NAF time to meet the eligibility requirements for immediate retirement under FERS & CSRS. The election to use NAF service is made at time of retirement. Unfortunately, the NAF time will not count towards higher annuity benefits.

If you are effected by either one of these changes or would like more information, contact your Stuttgart NAF CPU for your retirement options.



## Staffing Changes at the NAF CPU

Your NAF CPU has gotten a jump-start on PCS season with its own personnel changes. Ms. Rena Mosley left in April to take over as Chief of Fort McPherson NAF CPU. Her guidance and professionalism will be missed greatly by the managers and employees of the 6<sup>th</sup> ASG. Taking over as Chief is a familiar face to the NAF family, Ms. Christine Charles. Ms. Charles has been with the Stuttgart NAF CPU since 1998 and looks forward to continuing the tradition of excellence in staffing, customer service, & management -employee relations. The newest member of the team is Ms. Leigh Drescher, who took over Ms. Charles' NAF HR Specialist position. She comes from the Heidelberg NAF CPU and looks forward to becoming an integral part of the 6<sup>th</sup> ASG community.



### 6<sup>th</sup> ASG NAF Personnel

Unit 30401

ATTN: AESG-C-NF

APO AE 09107

or

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Kelley Barracks  
Geb. 3315, Zi. 102  
70567 Stuttgart

### Phone:

DSN: 421-2191

Commercial:

0711-7292191

### Fax:

DSN: 421-2077

Commercial:

0711-724082



## HELPFUL PHONE NUMBERS

### NAF BENEFITS

(877) 384-2340 or

0800 888 0010 (877) 384-2340

### AETNA

(800) 367-6276 or

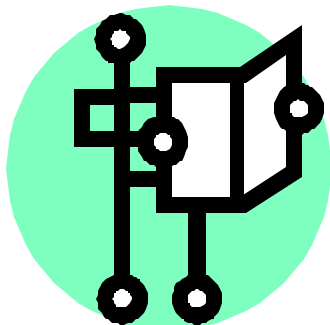
0800-888-0010 (800) 367-6276

### FIDELITY INVESTMENTS

(859) 491-8257

(800) 544-6666 or

001-877-833-9900



## Quick Bytes

### Change in DODDS Tuition Policy

Starting with the 2002-2003 school year, all NAF regular full-time employees will be able to send their children to DODDS schools tuition free on a space available basis. This is a change from the previous policy that allowed tuition-free school to only those employees with transportation agreements. DODDS tuition ranges from \$6,024 to \$13,332 per school year. Contact your local DODDS school for more information.

### Open Season Coming

Open season is right around the corner. This is the time when regular employees can make changes to your health and medical insurance and cancel your medical insurance for the following year if you pay your premiums with pre-tax money. Watch the web and future newsletters for more information and specific dates.

### Pay Days

Just a reminder...While the majority of employees enjoy receiving their direct deposit on Tuesdays (earlier for some), technically payday is not until **Wednesday**. NAF Financial Services will not be held responsible for any charges incurred by employees who wrote checks anticipating a Tuesday direct deposit.

### Leaving NAF?

Summer means PCS season. When you are signing your resignation, don't forget to leave us a reliable forwarding address. We use this to send your final W-2 & DA 3434, which will help you obtain NAF employment at your new duty station quicker and easier. If you are a regular employee and planning to separate, stop by our office to review your retirement fund & 401k options. Remember to keep your current bank account open until your leave has been paid out. Closing your bank account prior to receiving your leave payment will cause a delay. Community Bank & your local credit union have policies in place to assist you.

### www.nafbenefits.com

Have you been on this site lately? It has everything from downloadable plan information & claims forms to financial engines & links to websites of interest to NAF employees. Check it out monthly to find out what is going on in the world of NAF benefits.

### Don't Forget!

Any changes in payroll take one to two pay periods - *two to four weeks* to go into effect. This includes changes in direct deposit, allotments, & changes to your W-4. If you are changing your direct deposit, we recommend keeping your old account open until you have received confirmation that the direct deposit has changed.

### ID CARD EXPIRING?

Make an appointment with the NAF Personnel Office prior to the expiration of your ID card to ensure you don't miss your expiration date.

### RATION CARDS

Issued by the 6<sup>th</sup> ASG Adjutant's Office Kelley Bks., Bldg. 3315, Room 238, Phone DSN 421-2530 or civilian 0711-7292530 for more information.

### Questions on NAF??

Use our generic e-mail address to get quick answers to your questions on NAF Personnel and Policy.

**StuttgartNAF@chrma.hqusareur.  
army.mil**